

UNITED STATES BANKRUPTCY COURT
DISTRICT OF
DIVISION

In re: §
§
Kevin Foster § Case No. 8:13-bk-01992-KRM
§
Debtor(s) §

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter of the United States Bankruptcy Code was filed on . The undersigned trustee was appointed on .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$

Funds were disbursed in the following amounts:

Payments made under an interim
disbursement
Administrative expenses
Bank service fees
Other payments to creditors
Non-estate funds paid to 3rd Parties
Exemptions paid to the debtor
Other payments to the debtor

Leaving a balance on hand of¹ \$

The remaining funds are available for distribution.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was _____ and the deadline for filing governmental claims was _____. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ _____. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ _____ as interim compensation and now requests a sum of \$ _____, for a total compensation of \$ _____². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ _____, and now requests reimbursement for expenses of \$ _____, for total expenses of \$ _____².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: _____ By: /s/Nicole M. Cameron
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

FORM 1

**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES**

Exhibit A

Case No: 13-01992 KRM Judge: K. Rodney May Trustee Name: Nicole M. Cameron
Case Name: Kevin Foster Date Filed (f) or Converted (c): 02/19/2013 (f)
341(a) Meeting Date: 03/22/2013
For Period Ending: 06/05/2014 Claims Bar Date: 06/24/2013

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 117 Magnolia Ct Davenport, Fl 33837	119,000.00	0.00		0.00	FA
2. Bb&T Checking	20.00	0.00		0.00	FA
3. Partners Checking	19.00	0.00		0.00	FA
4. Pnc Checking	20.00	0.00		0.00	FA
5. Couch, Bed, Tv, Vcr	100.00	0.00		0.00	FA
6. Misc Books And Cd's	20.00	0.00		0.00	FA
7. Misc Clothing	75.00	0.00		0.00	FA
8. 2008 Toyota Prius	9,489.00	7,743.00		8,043.00	FA
9. 2012 Tax Refund (u)	0.00	816.00		866.00	FA
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		0.00	Unknown

TOTALS (Excluding Unknown Values)

\$128,743.00

\$8,559.00

Gross Value of Remaining Assets
\$8,909.00 \$0.00
(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

3/22/13 - Quarterly review - 12 month buyback + \$25 per month on vehicle - sent payment coupons; filed Not of Assets; requested 2012 tax return as part is non-exempt - NMC

3/27/13 - 2012 tax return - \$816-\$0(EIC); emailed DA to forward tax refund as all is non-exempt - NMC

6/25/13 - Quarterly review - current on PP - NMC

9/22/13 - QR - current on PP - NMC

11/14/13 - emailed DA re: need payment of 2012 tax refund by 11/20 or will file M/Order Show Cause - NMC

12/17/13 - QR - current on PP; worked out agreement for 2012 tax refund; will make 2 additional payments at end of car PP to pay for 2012 tax refund - NMC

12/23/13 - sent AO on M/Show Cause to DA to sign - NMC

1/13/14 - submitted AO - NMC

3/19/14 - QR - debtor current on PP - NMC

RE PROP # 8 -- 3/22/13 - 12 month buyback in place - NMC

Initial Projected Date of Final Report (TFR): 09/30/2014

Current Projected Date of Final Report (TFR): 09/30/2014

Exhibit A

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 13-01992
Case Name: Kevin Foster

Trustee Name: Nicole M. Cameron
Bank Name: Union Bank
Account Number/CD#: XXXXXX4531
Checking

Exhibit B

Taxpayer ID No: XX-XXX7066
For Period Ending: 06/05/2014

Blanket Bond (per case limit): \$10,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
04/12/13	8	Kevin Foster 117 MAGNOLIA COURT DAVENPORT, FL 33837	Payment on buyback payment plan Payment #1 of buyback of 2008 Toyota Prius - rcvd from Debtor - Ck#1833	1129-000	\$670.25		\$670.25
05/10/13	8	Kevin Foster 117 MAGNOLIA COURT DAVENPORT, FL 33837	Payment on buyback payment plan Payment #2 of buyback of 2008 Toyota Prius - rcvd from Debtor - Ck#1834	1129-000	\$670.25		\$1,340.50
06/13/13	8	Kevin Foster 117 MAGNOLIA COURT DAVENPORT, FL 33837	Payment on buyback payment plan Payment #3 of buyback of 2008 Toyota Prius - rcvd from Debtor - Ck#1835 (post-dated to 6/14/13)	1129-000	\$670.25		\$2,010.75
06/25/13		Union Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$15.00	\$1,995.75
07/15/13	8	Kevin Foster 117 MAGNOLIA COURT DAVENPORT, FL 33837	Payment on buyback payment plan Payment #4 on buyback of 2008 Toyota Prius - rcvd from Debtor - ck#1836 (post-dated to 7/14/13)	1129-000	\$670.25		\$2,666.00
07/25/13		Union Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$15.00	\$2,651.00
08/20/13	8	Kevin Foster 117 MAGNOLIA COURT DAVENPORT, FL 33837	Payment on buyback payment plan Payment #5 on buyback of Toyota Prius - rcvd from Debtor - Ck#2167	1129-000	\$670.25		\$3,321.25
08/26/13		Union Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$15.00	\$3,306.25
09/18/13	8	Kevin Foster 117 MAGNOLIA COURT DAVENPORT, FL 33837	Payment on buyback payment plan Payment #6 on buyback of non-exempt Toyota Prius - rcvd from Debtor - Ck#2168	1129-000	\$670.25		\$3,976.50

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 13-01992
Case Name: Kevin Foster

Trustee Name: Nicole M. Cameron
Bank Name: Union Bank
Account Number/CD#: XXXXXX4531
Checking

Exhibit B

Taxpayer ID No: XX-XXX7066
For Period Ending: 06/05/2014

Blanket Bond (per case limit): \$10,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
09/25/13		Union Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$15.00	\$3,961.50
10/22/13	8	Kevin Foster 117 MAGNOLIA COURT DAVENPORT, FL 33837	Payment on buyback payment plan Payment #7 of buyback of non-exempt Toyota - rcvd from Debtor - Ck#2169	1129-000	\$670.25		\$4,631.75
10/25/13		Union Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$15.00	\$4,616.75
11/19/13	8	Kevin Foster 117 MAGNOLIA COURT DAVENPORT, FL 33837	Payment on buyback payment plan Payment #8 on buyback of non-exempt PP - rcvd from Debtor - Ck#2170	1129-000	\$670.25		\$5,287.00
11/25/13		Union Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$15.00	\$5,272.00
12/18/13	8	Kevin Foster 117 MAGNOLIA COURT DAVENPORT, FL 33837	Payment on buyback payment plan Payment #9 on buyback of non-exempt 2008 Toyota Prius - rcvd from Debtor - Ck#2171	1129-000	\$670.25		\$5,942.25
12/26/13		Union Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$15.00	\$5,927.25
01/15/14	8	Kevin Foster 117 MAGNOLIA COURT DAVENPORT, FL 33837	Payment on buyback payment plan Payment on buyback of non-exempt PP - rcvd from Debtor - Ck#2173	1129-000	\$670.25		\$6,597.50
01/27/14		Union Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$15.00	\$6,582.50

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 13-01992
Case Name: Kevin Foster

Trustee Name: Nicole M. Cameron
Bank Name: Union Bank
Account Number/CD#: XXXXXX4531
Checking

Exhibit B

Taxpayer ID No: XX-XXX7066
For Period Ending: 06/05/2014

Blanket Bond (per case limit): \$10,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
02/14/14	8	Kevin Foster 117 MAGNOLIA COURT DAVENPORT, FL 33837	Payment on buyback payment plan Payment #11 of buyback of non-exempt Toyota Prius - rcvd from Debtor - ck#2174 (check post-dated to 2/14/14)	1129-000	\$670.25		\$7,252.75
02/25/14		Union Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$15.00	\$7,237.75
03/17/14	8	Kevin Foster 117 Magnolia Court Davenport, FL 33837	Payment of non-exempt PP payment of non-exempt personal property - rcvd from Debtor 3/12/14 - Ck#2178	1129-000	\$670.25		\$7,908.00
03/25/14		Union Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$15.00	\$7,893.00
04/17/14	9	Kevin Foster 117 MAGNOLIA COURT DAVENPORT, FL 33837	Payment on buyback payment plan Payment on non-exempt 2012 tax refund - rcvd from Debtor - Ck#2183	1224-000	\$433.00		\$8,326.00
04/25/14		Union Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$15.00	\$8,311.00
05/14/14	9	Kevin Foster 117 MAGNOLIA COURT DAVENPORT, FL 33837	Payment on buyback payment plan Payment on buyback of non-exempt PP - rcvd from Debtor - ck#2186 (post-dated for 5/15/14)	1224-000	\$433.00		\$8,744.00

COLUMN TOTALS	\$8,909.00	\$165.00
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$8,909.00	\$165.00
Less: Payments to Debtors	\$0.00	\$0.00
Page Subtotals:	\$2,206.50	\$45.00

Exhibit B

Exhibit B

TOTAL OF ALL ACCOUNTS			
	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
XXXXXX4531 - Checking	\$8,909.00	\$165.00	\$8,744.00
	\$8,909.00	\$165.00	\$8,744.00
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$0.00		
Total Net Deposits:	\$8,909.00		
Total Gross Receipts:	\$8,909.00		

Exhibit C
ANALYSIS OF CLAIMS REGISTER

Case Number: 8:13-bk-01992-KRM

Date: June 5, 2014

Debtor Name: Kevin Foster

Claims Bar Date: 6/24/2013

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
100 2100	Nicole M. Cameron 235 Apollo Beach Blvd., #231 Apollo Beach, FL 33572	Administrative		\$0.00	\$1,640.90	\$1,640.90
100 2200	Nicole M. Cameron 235 Apollo Beach Blvd., #231 Apollo Beach, FL 33572	Administrative		\$0.00	\$56.76	\$56.76
100 3110	Nicole M. Cameron 235 Apollo Beach Blvd., #231 Apollo Beach, FL 33572	Administrative		\$0.00	\$260.00	\$260.00
100 3120	Nicole M. Cameron 235 Apollo Beach Blvd., #231 Apollo Beach, FL 33572	Administrative		\$0.00	\$2.61	\$2.61
1 300 7100	N. A. Capital One Bank (Usa) Capital One Bank (Usa), N.A. Po Box 71083 Charlotte, Nc 28272-1083	Unsecured	8/13/13 JEJ - reviewed claim, OK.	\$5,034.00	\$5,133.75	\$5,133.75
2 300 7100	Elan Financial Services As Servicer For Centerstate Bk-Fl-Di Bankruptcy Department P.O. Box 5229 Cincinnati, Oh 45201-5229	Unsecured	8/13/13 JEJ - reviewed claim, OK.	\$9,932.00	\$9,959.76	\$9,959.76
3 300 7100	American Infosource Lp As Agent For Td Bank, Usa Po Box 248866 Oklahoma City, Ok 73124-8866	Unsecured	8/13/13 JEJ - reviewed claim, OK.	\$1,212.00	\$1,250.44	\$1,250.44
4 300 7100	N. A. Fia Card Services Fia Card Services, N.A. 4161 Piedmont Parkway Nc4 105 03 14 Greensboro, Nc 27410	Unsecured	8/13/13 JEJ - reviewed claim, OK.	\$7,238.00	\$7,238.04	\$7,238.04
5 300 7100	Capital Recovery V, Llc C/O Recovery Management Systems Corporat 25 Se 2Nd Avenue Suite 1120 Miami Fl 33131-1605	Unsecured	8/13/13 JEJ - reviewed claim, OK.	\$3,207.00	\$3,206.65	\$3,206.65

Exhibit C
ANALYSIS OF CLAIMS REGISTER

Case Number: 8:13-bk-01992-KRM

Date: June 5, 2014

Debtor Name: Kevin Foster

Claims Bar Date: 6/24/2013

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
6 300 7100	Ecast Settlement Corporation C/O Bass & Associates, P.C. 3936 E Ft. Lowell, Suite 200 Tucson, Az 85712	Unsecured	8/13/13 JEJ - reviewed claim, OK. 5/2/14 - transfer of claim filed - NMC	\$1,865.00	\$1,900.73	\$1,900.73
7 300 7100	Fsb American Express Bank American Express Bank, Fsb C O Becket And Lee Llp Pob 3001 Malvern, Pa 19355-0701	Unsecured	8/13/13 JEJ - reviewed claim, OK.	\$12,574.00	\$12,756.51	\$12,756.51
8 300 7100	Pyod, Llc Its Successors And Assigns As Assignee Of Citibank, N.A. Resurgent Capital Services Po Box 19008 Greenville, Sc 29602	Unsecured	8/13/13 JEJ - reviewed claim, OK.	\$1,282.00	\$1,342.46	\$1,342.46
9 300 7100	Ecast Settlement Corporation, Assignee Of Chase Bank Usa, N.A. Pob 29262 New York, Ny 10087-9262	Unsecured	8/13/13 JEJ - reviewed claim, OK.	\$1,049.00	\$1,112.17	\$1,112.17
10 300 7100	Ecast Settlement Corporation, Assignee Of Chase Bank Usa, N.A. Pob 29262 New York, Ny 10087-9262	Unsecured	8/13/13 JEJ - reviewed claim, OK.	\$13,412.00	\$13,599.24	\$13,599.24
11 300 7100	Ecast Settlement Corporation, Assignee Of Chase Bank Usa, N.A. Pob 29262 New York, Ny 10087-9262	Unsecured	8/13/13 JEJ - reviewed claim, OK.	\$12,490.00	\$12,666.21	\$12,666.21
12 300 7100	Ecast Settlement Corporation, Assignee Of Chase Bank Usa, N.A. Pob 29262 New York, Ny 10087-9262	Unsecured	8/13/13 JEJ - reviewed claim, OK.	\$6,075.00	\$6,167.83	\$6,167.83
Case Totals				\$75,370.00	\$78,294.06	\$78,294.06

Code#: Trustee's Claim Number, Priority Code, Claim Type (UTC)

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 8:13-bk-01992-KRM

Case Name: Kevin Foster

Trustee Name: Nicole M. Cameron

Balance on hand \$

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: Nicole M. Cameron	\$	\$	\$
Trustee Expenses: Nicole M. Cameron	\$	\$	\$
Attorney for Trustee Fees: Nicole M. Cameron	\$	\$	\$
Attorney for Trustee Expenses: Nicole M. Cameron	\$	\$	\$

Total to be paid for chapter 7 administrative expenses \$

Remaining Balance \$

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	N. A. Capital One Bank (Usa)	\$	\$	\$
2	Elan Financial Services As Servicer	\$	\$	\$
3	American Infosource Lp As Agent For	\$	\$	\$
4	N. A. Fia Card Services	\$	\$	\$
5	Capital Recovery V, Llc	\$	\$	\$
6	Ecast Settlement Corporation	\$	\$	\$
7	Fsb American Express Bank	\$	\$	\$
8	Pyod, Llc Its Successors And Assigns As Assignee	\$	\$	\$
9	Ecast Settlement Corporation, Assignee	\$	\$	\$
10	Ecast Settlement Corporation, Assignee	\$	\$	\$
11	Ecast Settlement Corporation, Assignee	\$	\$	\$

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
12	Ecast Settlement Corporation, Assignee	\$	\$	\$

Total to be paid to timely general unsecured creditors \$ _____

Remaining Balance \$ _____

Tardily filed claims of general (unsecured) creditors totaling \$ _____ have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be _____ percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ _____ have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be _____ percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE